

United States Bankruptcy Court
District of New Mexico

In re:
Magdalena Noreen Duran
Debtor

Case No. 14-11904-j
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1

User: frances
Form ID: b9a

Page 1 of 2
Total Noticed: 38

Date Rcvd: Jun 20, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2014.

db
3356275 +Magdalena Noreen Duran, 5416 La Colonia Dr. NW, Albuquerque, NM 87120-2490
+AFFILION MOUNTAIN VIEW REGIONAL, MEDICAL CENTER, 4311 E. LOHMAN AVE.,
LAS CRUCES, NM 88011-8255
3356276 ALBUQUERQUE AMBULANCE, P.O. BOX 27822, ALBUQUERQUE, NM 87125-7822
3356277 +ALBUQUERQUE BERNALILLO COUNTY, WATER UTILITY AUTHORITY, 1 CIVIC PLAZA,
ALBUQUERQUE, NM 87102-2111
3356278 +ALBUQUERQUE COLLECTIONS, 5310 HOMESTEAD RD NE, BLDG 1B, ALBUQUERQUE, NM 87110-1524
3356279 +ALBUQUERQUE ER PHYSICIANS, 300 SOUTH PARK RD., STE 400, HOLLYWOOD, FL 33021-8353
3356280 +ALBUQUERQUE HEALTH PARTNERS, P.O. BOX 27829, ALBUQUERQUE, NM 87125-7829
3356281 ALBUQUERQUE NEW MEXICO PHYSICIANS, P.O. BOX 975213, DALLAS, NM 753975213
3356282 +ANESTHESIA ASSOC. OF NEW MEXICO PC, 1720 LOUISIANA BLVD. NE, METROCENTRE SUITE 401,
ALBUQUERQUE, NM 87110-7020
3356284 +CITY OF ALBUQUERQUE, 1 CIVIC PLAZA, ALBUQUERQUE, NM 87102-2111
3356285 +CMRE FINANCIAL SVCS IN, 3075 E IMPERIAL HWY STE, BREA, CA 92821-6753
3356286 +COLLECTION SERVICE BUR, PO BOX 310, SCOTTSDALE, AZ 85252-0310
3356287 +COMCAST CABLE COMMUNICATIONS, 1701 JOHN F KENNEDY BLVD, PHILADELPHIA, PA 19103-2848
3356288 +ENHANCED RECOVERY COMPANY, P.O. BOX 57547, JACKSONVILLE, FL 32241-7547
3356289 +FINANCIAL CORP AMERICA, 12515 RESEARCH BLVD S-100, AUSTIN, TX 78759-2247
3356290 +HEALTHCARE COLL INC, 2224 W NORTHERN AVE STE, PHOENIX, AZ 85021-4928
3356292 +LOVELACE WESTSIDE HOSPITAL, 10501 GOLF COURSE RD NW, ALBUQUERQUE, NM 87114-5000
3356293 +LOVELACE WOMENS HOSPITAL, 4701 MONTGOMERY BLVD NE, ALBUQUERQUE, NM 87109-1219
3356294 +M. Thomas Malovoz, DDS, 3900 Eubank NE, Ste 19, Albuquerque, NM 87111-3427
3356295 +MED DATA SYSTEMS, 2150 15TH AVE, VERO BEACH, FL 32960-3436
3356296 +MEDICAL DATA SYSTEMS I, 1374 S BABCOCK ST, MELBOURNE, FL 32901-3009
3356299 NEW MEXICO EDUCATORS FCU, P.O. BOX 5830, ALBUQUERQUE, NM 87198
3356301 +PATIENT ACCOUNT SERVICE, 5100 W COPANS RD STE 500, MARGATE, FL 33063-7733
3356304 +ROBERT O. MOORE, P.O. BOX 91388, ALBUQUERQUE, NM 87199-1388
3356305 ROCKEFELLER'S CLEANING & RESTORATION, 5514 COAL SE, ALBUQUERQUE, NM 87108-2911
3356307 +SUPERIOR AMBULANCE SERVICE, 7600 LA MORADA NW, ALBUQUERQUE, NM 87120-1744
3356308 +THE ADVANTAGE GROUP, PO BOX 93877, ALBUQUERQUE, NM 87199-3877
3356309 +UNIVERSITY OF NEW MEXICO HOSPITAL, 2211 LOMAS BLVD. NE, ALBUQUERQUE, NM 87106-2719
3356310 +WAKEFIELD & ASSOC, 10800 E BETHANY DR STE 4, AURORA, CO 80014-2687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: daviswf@nmbankruptcy.com Jun 20 2014 23:25:06 William F. Davis,
6709 Academy NE, Suite A, Albuquerque, NM 87109
tr +EDI: BEMAZEL.COM Jun 20 2014 23:23:00 Edward Alexander Mazel, Askew & Mazel, LLC,
320 Gold Ave. S.W., Suite 300A, Albuquerque, NM 87102-3232
ust E-mail/Text: USTPREGION20.OC.ECF@USDOJ.GOV Jun 20 2014 23:25:20 United States Trustee,
PO Box 608, Albuquerque, NM 87103-0608
3356283 +EDI: HFC.COM Jun 20 2014 23:23:00 BENEFICIAL/HFC, PO BOX 9068, BRANDON, FL 33509-9068
3356291 +EDI: HFC.COM Jun 20 2014 23:23:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
3356298 E-mail/Text: bankruptcydepartment@ncogroup.com Jun 20 2014 23:25:16 NCO FIN/35,
PO BOX 41726, PHILADELPHIA, PA 19101
3356297 +EDI: MID8.COM Jun 20 2014 23:23:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
3356300 EDI: NMTRD.COM Jun 20 2014 23:23:00 NEW MEXICO TAXATION & REVENUE DEPT., PO BOX 8575,
ALBUQUERQUE, NM 87198-8575
3356302 +E-mail/Text: pfsbankruptcyntific@phs.org Jun 20 2014 23:25:14
PRESBYTERIAN HEALTHCARE SERVICES, 1801 Randolph SE, Albuquerque, NM 87106-4230
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3356303* +PRESBYTERIAN HEALTHCARE SERVICES, 1801 Randolph SE, Albuquerque, NM 87106-4230
3356306 ##+SUBURBAN MORTGAGE CO, 3707 EUBANK BLVD NE, ALBUQUERQUE, NM 87111-3536

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2014 at the address(es) listed below:

Edward Alexander Mazel edmazeltrustee@askewmazelfirm.com,
NM74@ecfcbis.com;psticetrustee@askewmazelfirm.com
United States Trustee ustpregion20.aq.ecf@usdoj.gov
William F. Davis on behalf of Debtor Magdalena Noreen Duran daviswf@nmbankruptcy.com,
dkazimiroff@nmbankruptcy.com;rbaca@nmbankruptcy.com;asteiling@nmbankruptcy.com;vlowe@nmbankruptcy.com;nhardman@nmbankruptcy.com;mannati@nmbankruptcy.com

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
District of New Mexico

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/20/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Magdalena Noreen Duran
aka Lena N. Duran
5416 La Colonia Dr. NW
Albuquerque, NM 87120

Case Number:
14-11904-j7

Social Security or Individual Taxpayer ID No(s)/Employer ID/Other Nos.:
xxx-xx-4636

Attorney for Debtor(s) (name and address):

William F. Davis
6709 Academy NE, Suite A
Albuquerque, NM 87109
Telephone number: 505-243-6129

Bankruptcy Trustee (name and address):

Edward Alexander Mazel
Askew & Mazel, LLC
320 Gold Ave. S.W.
Suite 300A
Albuquerque, NM 87102
Telephone number: 505-433-3097

Meeting of Creditors

Date: **July 25, 2014**

Time: **09:00 AM**

Location: **Creditors' Meeting Room, Federal Building and U.S. Courthouse, 500 Gold Ave SW, Room 12411, Albuquerque, NM 87102**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/23/14

Deadline to File Certification of Completion of Postpetition

Instructional Course in Personal Financial Management: 9/23/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Dennis Chavez Federal Building and United States Courthouse
500 Gold Avenue SW, 10th Floor
PO Box 546
Albuquerque, NM 87103-0546
Telephone number: 505-348-2500/866-291-6805
www.nmb.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:
Norman H. Meyer, Jr.

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 6/20/14

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. If you are an attorney, you are required to file papers electronically. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	